

**AMENDMENTS TO THE CLAIMS**

This listing of claims will replace all prior versions and listing of claims in the above-identified application.

**Listing of Claims:**

1. (Currently Amended) A method of distributing a personal identification number (PIN) through a client terminal, comprising:
  - generating, at a host connection manager coupled between a client terminal and a server, a request for a PIN, wherein the PIN is associated with a particular monetary value;
  - transmitting the request for the PIN from the host connection manager to a the server;
  - receiving the PIN at the host connection manager;
  - receiving, at the host connection manager, a client request generated and transmitted from the client terminal, said client request indicative of the particular monetary value, wherein the client request is generated at the client terminal and transmitted to the host connection manager;
  - and
  - sending the PIN to the client terminal in response to the client request.
2. (Currently Amended) The method of claim 1 wherein the generating a request for a PIN is initiated in response to the receiving of the client request at the host connection manager.
3. (Previously Presented) The method of claim 1 wherein the generating a request for a PIN is in advance of the receiving of the client request at the host connection manager.
4. (Original) The method of claim 3, further including:
  - storing, at the host connection manager, the PIN in a PIN cache; and
  - retrieving the PIN from the PIN cache in response to the receiving of the client request at the host connection manager.

5. (Original) The method of claim 1 wherein the transmitting the request for the PIN includes transmitting the request for the PIN via a first network, and wherein the client request is transmitted from the client terminal to the host connection manager via a second network.

6. (Original) The method of claim 5 wherein the transmitting the request for the PIN via the first network from the host connection manager to the server is in accordance with a first communication protocol and wherein the client request is transmitted to the host connection manager from the client terminal via the second network in accordance with a second communication protocol.

7. (Original) The method of claim 6, wherein the first network and the second network comprise a single common network.

8. (Original) The method of claim 1 wherein no inventory of PINs is stored at the client terminal.

9. (Currently Amended) A system for providing a personal identification number (PIN) to a user, comprising:

a server; and

a host connection manager coupled, via a first network, to the server and coupled, via a second network, to a client terminal, said host connection manager configured to:

generate a request for a PIN, wherein the PIN is associated with a particular monetary value;

transmit the request for the PIN via a the first network from the host connection manager to a the server;

receive the PIN from the server; and

send, via a the second network, the PIN to a the client terminal in response to a client request from the client terminal, wherein the client request is indicative of the particular monetary value; and

wherein a the server is configured to retrieve from a database the PIN associated with the particular monetary value, and transmit the PIN to the host connection manager via the first network in response to the host connection manager's request.

10. (Original) The system of claim 9 wherein the host connection manager is configured to generate the request for the PIN in response to receiving the client request from the client terminal.

11. (Original) The system of claim 9, wherein host connection manager is configured to generate the request for the PIN in advance of receiving the client request from the client terminal.

12. (Original) The system of claim 11, wherein the host connection manager includes a PIN cache and is configured to request, from the server, a plurality of PINS in advance of receiving the client request from the client terminal and store the plurality of PINS in the PIN cache.

13. (Original) The system of claim 9, wherein the host connection manager is configured to transmit the request for the PIN to the server via the first network in accordance with a communication protocol and the host connection manager is configured to receive the client request from the client terminal via the second network in accordance with another communication protocol.

14. (Original) The system of claim 9, wherein the client terminal does not store an inventory of PINS.

15. (Original) The system of claim 9, wherein the host connection manager does not store an inventory of PINS.

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Cancelled)

21. (Cancelled)

22. (Cancelled)

23. (Cancelled)

24. (Cancelled)

25. (Cancelled)

26. (Cancelled)